

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Woodruff et al.)	Examiner:	Shrestha, Bijendra K.
)		
Serial No.:	10/679,071)	Art Unit:	3691
)		
Filing Date:	October 3, 2003)	Atty. Docket No.	030675

Title: ZERO PREMIUM EQUITY PARTICIPATING SECURITIES

RESPONSE TO OFFICE ACTION

Kirkpatrick & Lockhart Preston Gates Ellis
Pittsburgh, PA 15222
November 2, 2007

VIA ELECTRONIC FILING

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed August 3, 2007 in connection with the above-identified application, Applicants respond as follows, wherein:

Claim Amendments begin on page 2; and

Remarks begin on page 10.